

**Information to identify the case:**

Debtor 1	<b>Sean M McGrath</b>	Social Security number or ITIN	xxx-xx-0038
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Julie A McGrath</b>	Social Security number or ITIN	xxx-xx-4057
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>19-26131-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sean M McGrath

Julie A McGrath  
fka Julie A Versteeg

12/27/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sean M McGrath  
Julie A McGrath  
DebtorsCase No. 19-26131-JNP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db/jdb +Sean M McGrath, Julie A McGrath, 20 Marshall Avenue, Berlin, NJ 08009-1631  
 518420705 +Apex Assest Management, 1891 Santa Barbara Drive, Lancaster, PA 17601-4106  
 518522878 +CVS/specialty, PO Box 99778, Chicago, IL 60696-7578  
 518420711 HRRG, P.O. Box 5406, Cincinnati, OH 45273-7942  
 518420713 +Law Office of Robert Gitmeid & Assoc., 11 Broadway, Ste 960, New York, NY 10004-3110  
 518420714 +Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030  
 518420715 +PNC Bank, Attn: Bankrutpcy Dept., 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 518420717 +Radius Global Solutions LLC, 500 N Franklin Turnpike, Ste 200, Ramsey, NJ 07446-1178  
 518420718 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515  
 518420719 +Rocket loans, Attn: Bankruptcy, 1274 Library St, Detroit, MI 48226-2256  
 518420725 +United Healthcare, Greensboro Service Center, PO Box 740809, Atlanta, GA 30374-0809  
 518420726 +Virtua, PO Box 8500-7542, Philadelphia, PA 19178-0001  
 518420728 ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204,  
 VOORHEES NJ 08043-4408  
 (address filed with court: West Jersey Anesthesia Assoc, 102E Centre Blvd.,  
 Marlton, NJ 08053)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 27 2019 23:53:27 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 27 2019 23:53:22 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
 518420704 +EDI: AMEREXPR.COM Dec 28 2019 04:08:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
El Paso, TX 79998-1540  
 518420707 +E-mail/Text: clientrep@capitalcollects.com Dec 27 2019 23:54:41 Capital Collection Service,  
P.O. Box 150, West Berlin, NJ 08091-0150  
 518420708 +EDI: CAPITALONE.COM Dec 28 2019 04:08:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
 518420709 +EDI: CITICORP.COM Dec 28 2019 04:08:00 Citibank, Attn: Recovery/Centralized Bankruptcy,  
Po Box 790034, St Louis, MO 63179-0034  
 518420710 +EDI: CMIGROUP.COM Dec 28 2019 04:08:00 Credit Management L.P., PO Box 118288,  
Carrollton, TX 75011-8288  
 518420712 EDI: IRS.COM Dec 28 2019 04:08:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346  
 518420716 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 27 2019 23:53:57 Quicken Loans,  
1050 Woodward Ave, Detroit, MI 48226-1906  
 518420720 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchb/Rooms To Go, Attn: Bankruptcy, Po Box 965060,  
Orlando, FL 32896-5060  
 518421425 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
 518420721 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank, PO Box 965004,  
Orlando, FL 32896-5004  
 518420722 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
 518420723 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank/Lowes, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
 518420724 +EDI: RMSC.COM Dec 28 2019 04:08:00 Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
 518420727 +EDI: WFFC.COM Dec 28 2019 04:08:00 Wells Fargo Bank NA, Attn: Bankruptcy,  
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518420706\* +Apex Assest Management, 1891 Santa Barbara Drive, Lancaster, PA 17601-4106

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Dec 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

Edward R Wiercinski on behalf of Debtor Sean M McGrath erw@partnerinthelaw.com  
Edward R Wiercinski on behalf of Joint Debtor Julie A McGrath erw@partnerinthelaw.com  
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Thomas J Subranni trustee@subranni.com,  
NJ84@ecfbis.com; cwild@subranni.com; Subranni@premierremote.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5